

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities <sup>1/</sup>**
**As of 31 October 2010**
**C.B.1.1**

<b>Assets</b>	<b>Baht</b>	<b>Liabilities</b>	<b>Baht</b>
Cash	2,295,493,359.74	Deposits	143,433,633,021.39
Interbank and money market items	31,799,306,037.09	Interbank and money market items	35,862,912,851.46
Investments, net	40,276,849,497.73	Liabilities payable on demand	2,344,620,536.19
(with obligations Baht 35,812,628.83)		Borrowings	11,593,345,271.59
Credit advances (net of allowance for doubtful accounts)	143,308,821,429.13	Financial institution's liabilities under acceptances	40,887,939.88
Accrued interest receivables	317,159,070.29	Other liabilities	12,136,547,665.89
Properties foreclosed, net	5,162,053,019.48		
Customers' liabilities under acceptances	40,887,939.88	<b>Total Liabilities</b>	<b><u>205,411,947,286.40</u></b>
Premises and equipment, net	3,552,134,125.37		
Other assets, net	9,977,227,678.08		
		<b>Shareholders' Equity</b>	
		Paid-up share capital	24,856,613,050.00
		(registered share capital Baht 24,856,613,050.00)	
		Reserves and net profit after appropriation	3,924,610,753.30
		Other reserves and profit and loss account	2,536,761,067.09
		<b>Total Shareholders' Equity</b>	<b><u>31,317,984,870.39</u></b>
<b>Total Assets</b>	<b><u>236,729,932,156.79</u></b>	<b>Total Liabilities and Shareholders' Equity</b>	<b><u>236,729,932,156.79</u></b>
Customers' liabilities under unmatured bills	823,186,512.20	Financial Institution's liabilities under unmatured bills	823,186,512.20
<b>Total</b>	<b><u>237,553,118,668.99</u></b>	<b>Total</b>	<b><u>237,553,118,668.99</u></b>

	<b>Baht</b>
Non-Performing Loans <sup>2/</sup> (net) as of 30 September 2010 (Quarterly)	3,798,925,341.10
( 2.32 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2010 (Quarterly)	5,090,703,473.25
Actual provisioning for Loan Loss	6,086,144,049.49
Loans to related parties	18,805,973.92
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	-
Regulatory capital	28,051,029,534.35
Changes in assets and liabilities this quarter as of 31 October 2010	
due to fine from violating the Financial Institution Business Act B.E.2551,	
Section	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	2,067,601,082.77
Letters of credit	2,172,971,938.58

<sup>1/</sup> This Summary Statement has not been reviewed or audited by Certified Public Accountant

<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2010 (Quarterly) 8,431,267,003.66

( 5.00 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Disclosure of capital maintenance information under the Notification of the Bank of Thailand

Re : Public Disclosure of Capital Maintenance for Commercial Banks

 Location of disclosure [www.uob.co.th](http://www.uob.co.th)

Date of disclosure 18 October 2010

Information as of 30 June 2010